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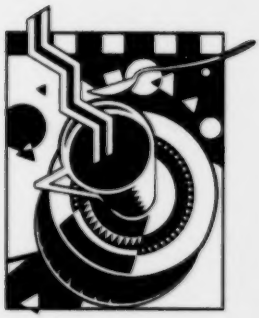
WELCOME

If you're reading this guide, you are likely concerned about the gambling of a family member or friend. Problem gambling is used to describe gambling behaviour that negatively affects an individual's life. The range of problems that affect the gambler can include psychological, physical, employment or financial. Problem gambling has significant negative consequences for family members and friends. There are feelings of confusion, betrayal and anger when addressing the issues created by a gambling problem. Most times individuals have little knowledge about problem gambling. They are looking for information and answers to important questions and want to know who they can call for help.

The Problem Gambling Family Guide has been developed to provide families and friends with information about problem gambling, the impact on families, how children are affected and the financial consequences. Most importantly, the Guide provides hope to individuals. It encourages them to get help and to confront their problems.

The information is general in nature so that no matter what your situation is, you can find some of the answers you are searching for. Take out what is helpful to you and leave the rest. This is simply the beginning step to help you on your journey to a healthier and happier life.

Notes:



WHAT YOU SHOULD KNOW

WHAT IS GAMBLING?

Gambling is any activity where money or valuables may be lost or won on something that has an uncertain outcome. Raffles, bingo, scratch and win tickets, lotteries, sports betting, casino table games, slot machines and VLTs are all forms of gambling.

For most people, gambling is something they do occasionally as a form of recreation.

WHAT IS MODERATE RISK GAMBLING?

There is increasing recognition that gambling problems follow a continuum, ranging from no gambling related problems, to those with minor problems, to those experiencing severe problems.

Moderate risk gambling refers to a level of gambling involvement that is starting to have a negative impact on the gambler and/or their family. At this point the gambler or a family member may have some thoughts or feelings that begin to question the level of gambling involvement. The answer may not be obvious, as the consequences are not yet as dire as what is typically portrayed: loss of a home, job or family breakdown.

Early warning signs that may indicate an individual is moving from moderate risk to problem gambling include: thoughts that you may have a gambling problem, feelings of guilt, trying to win money already lost or criticism by others about your level of gambling involvement.

WHAT IS PROBLEM GAMBLING?

Problem gambling is not only about people with severe problems or those needing counselling help. Problem gambling should be seen on a continuum with some people having moderate problems and others having more severe problems.

Problem gambling has many impacts – such as relationship breakdown, financial problems and crime. Problem gamblers often share common characteristics such as 'chasing losses', lying about their gambling, and lack of control.

Knowing where the fun ends and trouble begins varies with each person. It depends on individual circumstances. For example, money spent gambling may not be the best indicator. Some people have thousands of dollars of disposable income while others cannot afford to play a game of bingo. A more accurate predictor of problem gambling may be the individual's belief system around gambling, their expectations, and their gambling behaviour.

Gambling problems are likely to develop when an individual:

- cannot follow limits on time and money spent gambling;
- misses work or other important events to gamble;
- tries to win back money they have lost;
- gambles to make money or believes there is a system to beat the odds;
- is preoccupied with gambling or obtaining money to gamble; or
- disregards the consequences of continued involvement in gambling.

Problem gambling refers to all gambling behaviour that:

- adversely affects a person's physical or psychological health;
- impacts significant areas of their life such as employment, family relationships, financial stability, or;
- contributes to a person's involvement in illegal activities to finance gambling.

Don't be alone • Use the phone

Reaching out to someone else lightens the load and gives us a better perspective.

Taken from Gam-Anon International, *Slogans*.

PROBLEMS ASSOCIATED WITH PROBLEM GAMBLING. The negative effects of problem gambling often reach the workplace. An individual may be too pre-occupied to focus on work or is absent from work to gamble. Individuals who have flexible working environments often schedule their work to accommodate gambling. Job flexibility provides additional opportunities to gamble. Lack of productivity or absenteeism may affect job security.

Some gamblers become desperate, resorting to illegal or unethical acts to obtain money. Theft, fraud or embezzlement (primarily from the workplace) become avenues for the gambler to finance their gambling. Gamblers do not see this activity as stealing. They see it as "borrowing money" and plan to replace it when they win.

A significant number of people with problem gambling behaviours also have problems with substance abuse. Losses from gambling may lead to substance abuse as a coping strategy; alternatively, loss of inhibition through alcohol or drug use may reduce self-control while gambling.

Other problems associated with this disorder can include financial issues, depression, anxiety, family crisis or stress-related illnesses.

It is important to access services.

It is important to get help. Suicide and attempted suicide is high among the problem gambling population. The emotional, financial or legal problems can appear to be so severe that suicide looks like the only "way out."

Problem gamblers and their family may need to access several types of services, such as mental health, addictions, legal services, medical care, financial counselling, social assistance, or vocational rehabilitation.

For help call the **Problem Gambling Help Line at 1-800-306-6789** or your regional health authority, where you can talk to an experienced counsellor.

WHY DO PEOPLE GAMBLE?

TO WIN MONEY

There is an opportunity to come out "ahead of the game." The gambler sees the possibility of entertainment at no cost, with the potential for profit. The dream of the "big win" is a motivation. Financial difficulties can encourage people to gamble in the hope of winning money.

FOR RECREATION

The shared experience with other gamblers, the language specific to the game of choice, and the sense of belonging to a distinct group of individuals are all factors that contribute to the social aspect of gambling. For many, the gambling environment is their only opportunity for social exchange.

TO SUPPORT CHARITY

For some gamblers, the opportunity to be entertained while supporting a worthy cause is an incentive to participate.

TO ESCAPE PROBLEMS

Gambling may be an escape from problems, depression or negative feelings. Some people gamble out of boredom and loneliness.

FOR MOOD ALTERATION

For many, gambling provides stimulation and excitement. The action and excitement of gambling can be a form of escapism. Gamblers may experience a "high" while playing. This euphoric state is often compared to the effects of alcohol and drugs. This emotional experience, combined with "feeling lucky" or the belief that it is "their turn" to win, can create in some individuals a desire and need to gamble.

WHY SOME PEOPLE GAMBLE TOO MUCH

It is difficult to know exactly why one person gambles too much while someone else does not. There are usually a number of factors influencing an individual to the point where their gambling has become a problem. Some explanations focus on psychological reasons, personality types or cognitive behaviours. Others stress social factors – childhood experiences, social values and messages, role modelling and opportunities to gamble.

While the following "reasons" touch on all these areas, they are more like signposts than explanations. Each is not necessarily a cause or indicator of problem gambling, but does come with its own warning.

ABSORPTION

Playing an exciting game can be absorbing because it captures the player's attention and emotions. Sometimes gambling becomes so absorbing the player enters a trance-like state. Playing against a machine can be especially absorbing, to the point where the player loses track of time, physical feelings, and other ordinary reference points. At that point, gambling becomes an escape, a familiar haven, a way of numbing painful feelings and avoiding responsibilities.

BIG WIN

Winning is fun; it feels good. Everyone likes to win, and "everyone loves a winner." The feelings of euphoria, success, and self-importance leave a strong imprint. Some people keep trying to recreate these feelings, ultimately in vain. Problem gamblers often point to a big win or an early winning streak when telling the story of how they first became attracted to intense gambling.

CHASING LOSSES

Most people quit playing when their spending money is gone, or when they start to lose. But when the player refuses to admit that the odds are against them, or when they can't walk away from the action, they start to "chase losses."
They keep playing in an effort to win back the money lost. They start to place larger bets and begin digging themselves deeper and deeper into debt.

DEPRESSION

Gambling can seem like an oasis of fun, good feelings, and popularity in the midst of a boring, unhappy or painful life. A person who is depressed, or whose underlying self-esteem is low, is particularly vulnerable to the lure of gambling.

EARLY EXPERIENCES

With the best of intentions, parents often initiate their children into the world of gambling by giving them lottery tickets, taking them to bingo games, letting them join adult poker games, or expressing their excitement over their own gambling. Research shows children of problem gamblers are especially likely to develop gambling problems.

FEELINGS OF POWER

Some people like to gamble because it makes them feel like a "big shot." The bigger the bet, the more powerful they feel.

GOING ALONG WITH FRIENDS

Gambling is often "something to do," a way to spend time with friends. Sometimes it's easier to go along with the crowd than to step back and do what's best for oneself.

HIGH ENERGY

The risk of winning or losing makes gambling stimulating, fun and exciting. Action is a gambler's term for that excitement. Some gamblers are so drawn to being "in action" they become dependent on it. When the problem gambler runs out of money, they typically become nervous, depressed, and desperate to get back into action.

ILLUSIONS OF CONTROL

People often imagine they have an edge or advantage, even in games of pure chance. They think they can tell when a video gambling machine is "hot" or use special "techniques" to influence the outcome. Sometimes gamblers develop a superstitious belief in the power of luck. Or they think they can beat the odds by using their "smarts" or their competitive drive.

JACKPOT FANTASIES

Everyone likes to dream about winning the jackpot, and newspaper stories about big-time lottery winners make the possibility seem real. This dream keeps many people buying tickets week after week, month after month. Many lottery players don't realize that the odds of winning is so small it only barely exists.

Taken from *Drawing the Line*, p. 149-151, with the permission of the Nova Scotia Department of Health.

INFLUENCES ON GAMBLING ATTITUDES AND BEHAVIOUR

PERSONALITY AND EXPERIENCE

- risk-taking tendency;
- competitiveness;
- money available;
- leisure time;
- self-esteem;
- experience with gambling.

FAMILY BACKGROUND

- success of family environment in fostering self-esteem;
- family attitudes and habits related to gambling;
- attitudes towards money and material wealth;
- willingness to "bail out" a family member in debt;
- financial resources.

SOCIAL ENVIRONMENT

- friends' attitudes and gambling habits;
- broader social values related to gambling, money and winning;
- opportunities to gamble;
- laws;
- availability of non-gambling activities.

Taken from *Drawing the Line*, p. 149-151, with the permission of the Nova Scotia Department of Health.

DEPRESSION AND SUICIDE

It is important to know that there is a high rate of depression, attempted suicide and suicide among both problem gamblers and members of their family. Although depression and suicide are often related, not all depressed people are suicidal and not all suicidal people are depressed.

However, the symptoms of depression may provide some ways of recognizing a person at risk.

WHEN PEOPLE ARE DEPRESSED, THEY OFTEN EXPERIENCE:

- negative feelings about themselves;
- sadness or apathy (especially prolonged);
- a tendency to blame themselves;
- loss or increase of appetite (significant changes in weight);
- changes in sleep patterns;
- constant fatigue;
- chronic but unexplained aches and pains;
- loss of interest in life;
- an inability to make decisions; or
- an inability to analyze and solve problems.

A PERSON'S BEHAVIOUR MAY CHANGE IN THE FOLLOWING WAYS:

- increasing alcohol or other drug use;
- changing their pattern of work attendance;
- showing major changes in work performance;
- taking risks, involving themselves in dangerous undertakings;
- fighting with family, friends or co-workers;
- changing their level of activity (restlessness to boredom); or
- having more accidents.

Although individual motives for suicide vary, there are some common warning signs. Suicides seldom occur without warning. If you are aware of common signs and changes in behaviour, you can recognize and better help a person in crisis. These signs represent behaviours that can serve as a warning. They are usually physical, emotional and behavioural in nature.

PHYSICAL SIGNS:

- neglect of personal appearance;
- sudden changes in manner of dress, especially when the new style is completely out of character;
- chronic or unexplained illnesses, aches and pains;
- sudden weight gain or loss; or
- sudden change in appetite.

EMOTIONAL CLUES:

- sense of hopelessness or futility;
- inability to enjoy or appreciate friendships;
- wide mood changes and sudden outbursts;
- anxiousness, extreme tension and agitation;
- loss of the ability to concentrate, daydreaming;
- loss of rational thought;
- feelings of guilt and failure;
- exaggerated fears of cancer, AIDS or physical impairment; or
- loss of enjoyment from activities formerly enjoyed.

BEHAVIOURAL SIGNS:

- increased use of alcohol or other drugs;
- unexplained use of alcohol or other drugs;
- withdrawal from family and former friends, sometimes acting in a manner which forces them away;
- giving away prized possessions;
- preoccupation with thoughts of death;
- decreased work activity, isolation;
- making a will, writing poetry or stories about suicide or death;
- quietly putting affairs in order, "taking care of business;"
- accident proneness and increase in risk-taking behaviour such as careless driving or dangerous use of firearms;
- hoarding pills, hiding weapons, describing methods of committing suicide; or
- threatening suicide or previous attempts.

While all these signs may indicate that a person is experiencing problems, the behavioural signs are especially significant.

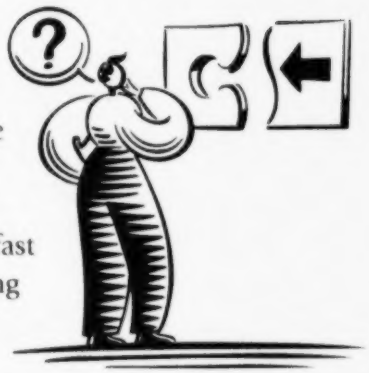
A previous attempt is a particularly important sign.

Such an attempt increases the risk of future ones. In any of the signs, the key word is **CHANGE**.

It is important to know that resources are available. You are not alone; there are individuals and agencies willing and able to assist you or a family member when dealing with depression or thoughts of suicide.

If you are concerned about a family member's health and safety, or your own, call the **Problem Gambling Help Line at 1-800-306-6789**.

WHAT? COULD IT BE IN MY FAMILY?



For most people gambling is something they do occasionally as a form of recreation. However, some see gambling as a way to escape their problems. While others see the thrill of winning, the fast pace, and the feeling of beating the odds as a "rush." They gamble beyond their limit, trying to win back their losses with more bets. They believe that the "big win" is around the corner. And, although a gambling problem may at times be difficult to detect, there are usually changes in the gambler's behaviour and attitude.

SIGNS OF A GAMBLING PROBLEM:

- neglect of family and work responsibilities;
- disinterest in other social activities;
- jeopardizing family, relationships and job to pursue gambling activity;
- irritability and restlessness, inability to sit through a TV show, or concentrate on a conversation;
- picking fights or arguments more frequently;
- increasing time and money spent on gambling;
- remorse and guilt about gambling;
- frustration or anger over failed attempts to control or quit gambling;
- a belief that the "big win" – and the solution to gambling-related problems – is just around the corner;
- irrational belief that past losses can be won back;
- physical symptoms of stress – headaches, sleep disorders and depression; or
- feelings of helplessness and hopelessness.

FINANCIAL TROUBLES THAT MAY INDICATE A GAMBLING PROBLEM:

- your spouse/partner not allowing you to access/review financial documents, bills, bank statements and investment notices;
- garnishment of wages;
- a need to borrow money from family, friends or relatives;
- a need to borrow money for items normally purchased with cash;
- having to refinance loans or juggle repayment plans;
- a need to get cash advances on credit cards;
- receiving regular notices of late payment;
- receiving demands for payment in full from creditors;
- selling possessions or valuables;
- repossession of an automobile or other household items;
- using money from bank accounts or cashing in RRSPs, bonds and life insurance policies for something other than what had previously been agreed to; or
- using greater amounts of net income to pay debts.

Most times, the gambler ignores complaints or dismisses questions about unusual behaviour. The gambler will seldom admit gambling is causing them and their loved ones serious harm.

YOU DIDN'T KNOW THERE WAS A GAMBLING PROBLEM...

If you have just discovered a gambling problem in your family you may be asking yourself: "How could this have happened to me? my family?" You are shocked by the magnitude of the problems. You may feel responsible.

You may have felt for some time things were not quite right, but you were not exactly sure what was wrong. Every time you questioned your spouse/partner about something that seemed out of the ordinary, they had an explanation or story. And, even though at times the explanation/story provided did not make sense, you believed it because you love and trust your spouse/partner.

DO NOT BLAME YOURSELF FOR NOT KNOWING.

Don't Bear the Shame You're Not to Blame

Harbouring guilt for others' problems cannot solve them. We can only take responsibility for our own mistakes.

Taken from Gam-Anon International, *Slogans*

Do not blame yourself for not seeing the signs or not connecting the signs to a gambling problem. Your spouse/partner intentionally hid all information that may have led you to suspect a gambling problem.

THE GAMBLER WAS ABLE TO KEEP THEIR ACTIVITY A SECRET BY DOING ONE OR MORE OF THE FOLLOWING THINGS:

- lie or make up stories in order to cover up their gambling activity;
- control all the family's finances or let their spouse control the daily finances while they establish a complex network of ways to obtain credit;
- control the mail by having it sent to their place of business or a post office box;
- obtain credit in their name only; or
- forge loved one's signatures for personal loans or mortgages.

The resourcefulness of gamblers in hiding their activities, the nature of problem gambling and the speed in which a serious problem can develop make it difficult to detect. Unlike individuals with alcohol or drug abuse problems, people experiencing difficulties with gambling do not show any obvious physical signs like slurred speech or staggering.

In 2005/06, 86% of clients who receive counselling services from health regions have problems with VLTs or slots.

Problems with gambling can develop quickly, especially if the gambler plays electronic games. Electronic game players tend to develop problems much more quickly than people who choose other forms of gambling. It can take as little as six to twelve months for an individual to develop serious gambling-related problems. Because problems develop so quickly, the spouse/partner is often faced with a crisis before they know there is a problem.

WHAT DOES THIS MEAN FOR MY FAMILY? FOR ME?

Once the problem is discovered, the gambling is almost always out of control. Your family's financial resources and the trust that holds your relationship together have been seriously damaged. Do not blame yourself for the problems that have been created.

You are wasting valuable time and energy if you do.

Your first step is to take immediate action to preserve your family's remaining financial resources. Talk to someone and get help with this important task. Do not postpone or delay addressing the family's financial affairs. Next you need to understand how problem gambling can affect you as a spouse/partner and your children.

In 2005/06 health region problem gambing clients lost an average of $1227 per month. The general population lost an average of $76 per month.

FAMILY FINANCES

In some situations, the gambler handles the family finances: bill paying, balancing the chequebook, handling deposits, managing loans and mortgages and making investments. These opportunities may have been used by the gambler to divert money for gambling.

In other situations the gambler allows the spouse/partner to manage the daily finances while they establish a separate, very complex network of ways to obtain credit. By allowing the spouse/partner to actively participate in the family finances, while the gambler uses the separate network to finance their gambling activity, the spouse/partner has a false sense of financial security.

In both situations the end result is the same; the spouse/partner has no idea that significant amounts of money have been obtained to finance the gambling, setting the family up for a financial crisis.

To protect your family from further financial losses, you or someone you trust (another family member, lawyer, bank manager or trustee) needs to manage **all** family finances.

A complete financial review needs to be done.

This is necessary since many gamblers have applied for loans and second mortgages, depleted bank accounts, used the maximum allowed on credit cards and cashed in investments without your knowledge. You need to understand your financial situation as soon as possible and take control in order to keep your remaining finances secure.

Ensure that the gambler does not have further access to family money without your approval. Assume signing authority or empower a trusted friend to manage your affairs. You cannot trust the gambler with family money. Problem gamblers have a high rate of relapse – promises to quit usually do not last. Most go back to gambling. You cannot control your spouse's/partner's behaviour, but you can limit their access to money for gambling.

For many family members, an easy solution to the financial problems is to pay the gamblers' debts. This may mean getting a loan, obtaining a second mortgage, or asking other family members or friends for loans. This strategy rarely proves effective in the long run. Referred to as a bailout the gambler is not held responsible for their gambling debts. Once the financial pressure is off, most return to gambling believing that the next time they're in trouble, someone will bail them out.

Problem gamblers will gamble away all their money and their family and friends' money while promising to quit and pay the loans back. They seldom do. Problem gamblers require more and more money because over time almost all gamblers lose.

For further information on financial issues refer to the section entitled "What About the Money?" on page 43.

NOBODY UNDERSTANDS HOW I FEEL!

Whether you have just discovered a gambling problem or have been living with it for a while, you are overwhelmed by the magnitude of the problems. You are heart-broken by your spouse's/partner's betrayal and the financial devastation. You are emotionally drained, depressed and frightened for the future. It is difficult to accept what started out as a recreational activity has turned into a personal family nightmare.

You are on an **emotional roller coaster and are wondering**:

- "How could my spouse/partner do this to me? our family? our future?"
- "How am I going to put my life back together?"
- "How am I going to pay the bills?"
- "How could I have believed all those lies?"
- "How can I ever trust this person again?"
- "How can I love this person ever again?"
- "Who should I talk to about this?"

You may have even thought your spouse/partner was having an affair.

You will have feelings of anger, frustration, resentment, isolation and desperation. You feel like your life and all your thoughts are consumed by the problems you are facing. You may also feel that you need to separate from your partner, at least for a period of time.

Thoughts and feelings of this nature are common when first addressing the complex issues that arise as a result of a gambling problem.

Take the time you need to sort through these feelings. Believe it or not, there are solutions to what might now appear to be insurmountable problems. Solutions to complex personal and family problems are available.

Change is made in small steps – every small step is progress toward making things better.

Whether you are living with a gambling problem or if you have just discovered a problem in your family it is important that you look after yourself.

Find the help and support you need and ensure you are not taking on more than you can handle. You need to discuss your feelings. Talking about your anger, resentment and feelings of betrayal are necessary for you to be able to look after yourself and your family.

It is important to establish a safety net of supportive family, friends and community support agencies. They can help you work through the complex problems you are facing. Each person's support network is unique; each community provides some kind of service.

GENERALLY THE FOLLOWING MIGHT PROVIDE INITIAL AND/OR LONG-TERM SUPPORT:

- parents and other family members;
- friends;
- family physician;
- neighbors;
- local health clinics;
- employers;
- problem gambling counsellors;
- social workers;
- ministers, priests, rabbis and other religious leaders;
- self-help organizations; and
- Problem Gambling Help Line.

There is **HOPE** – problem gambling can be treated and the difficulties you face today can fade/disappear over time. A good first step in the healing process is to call the **Problem Gambling Help Line at 1-800-306-6789** or your regional health authority.

By calling you can receive information and support or be referred to Gam-Anon, a support group for family members. See page 56 for more information about Gam-Anon.

Living with the consequences of problem gambling is not easy for many spouses/partners. Often separation or divorce is viewed as the only way to resolve the issues. Only you know what is right for you. Before making any hasty decisions concerning your relationship, you need to talk to other people, obtain information and get counselling. It is important to make an informed decision. There are lasting consequences no matter what you decide.

IF YOU DECIDE TO SEPARATE

After careful consideration, if you separate, there are several things you will need to consider.

When a married couple decides to separate the following questions will need to be answered:

- Who will get what property?
- Will either of them continue to live in the family home?
- Where will the children live?
- Who will make decisions about the children?
- Will one spouse pay support to the other spouse?
- How much will each spouse contribute financially to the support of the children?

Taken from *Marriage Breakdown*, p.1, with the permission of the Public Legal Education Association of Saskatchewan.

Family resources will be limited. Your spouse may have difficulty providing financial support to you.

In that case you may want to consider the following:

- if you do not already work outside the home, you should consider getting a job;
- establish a credit rating;
- make a list of all expenses; and
- consider mediation rather than costly litigation.

You will also need **coping skills and emotional support** if you separate.

The following are some things you can do:

- talk to someone you trust;
- keep a familiar routine for yourself and your children;
- keep the lines of communication open with your children;
- stay healthy;
- learn some methods for coping with stress;
- keep in mind the old saying, "One day at a time;"
- avoid making major decisions until your life has become more settled;
- allow yourself the time you need to heal;
- get professional help when you need it; and
- look for support in your community.

Taken from *Separation and Divorce* (brochure) with the permission of the Canadian Mental Health Association.

IF YOU DECIDE TO LIVE WITH THE GAMBLING PROBLEM

If you choose to live with the gambling problem, you will experience emotional highs and lows: one day things are as they were before the gambling started, the next day the tension, anger and hostility are back.

You may worry about how these changes are going to affect your relationship, especially if conflict is frequent. You may be confused about your feelings, or you may fear the emotional and financial damage being caused by the gambling. You may suffer anxiety about how to "fix" the problem.

In an attempt to hold the family together, and to reduce the stress created, you may unknowingly assist the gambler to continue gambling. You may "take the path of least resistance." See how you do against this checklist:

DO YOU:

- make excuses to the children and/or others;
- deny there is a problem or the extent of the problem;
- work harder to fill the financial, social and emotional gap left by the gambling partner;
- try to control your partner's gambling;
- secretly wish for the "big win" yourself;
- argue and fight more frequently;
- not communicate at all;
- express anger in unhealthy ways, like displacing it toward the children and others;
- blame the gambler's friends.

If you are living with the problem, you may experience the gambler attempting to blame others for their gambling behaviour and problems. They usually blame those closest. Most commonly they blame their spouse or partner.

They accuse their partner by saying:

- "If you had only acted or been different, we would not have these problems;" or
- "If you would lower your expectations, I would not need to win this money."

In 2005/06, 44% of health region problem gambling clients were either married or lived in a common law relationship.

In an attempt to shift attention, embarrassment, discomfort or shame away from themselves, they concentrate on attacking your behaviour and character.

Remember that you are not responsible for the gambler's behaviour. It is not your fault a gambling problem has developed.

Whether the family remains intact or separates, everyone is affected. Energy is directed toward basic survival needs rather than quality activities. This greatly affects children.

WHAT ABOUT THE CHILDREN?

Problem gambling affects every family member. According to experts, a problem gambler affects the lives of eight others. Confused and vulnerable, bruised by the emotional turmoil at home, the sons and daughters of gambling parents face great risks, confusion and pain. They are gambling's youngest victims, caught up in a whirlwind that they can neither control nor understand.

Like an earthquake, problem gambling shakes the family's structure, causing essential relationships to crack. Some effects are immediate and clear. Most connections, however, are unclear – especially for younger children who have limited ability to connect cause with effect. They are often "sheltered" from the root source of their family's problems, making it even harder for them to understand what's going on. Often children blame themselves for the family's problems.

Gambling is a complex issue for children to understand. On one hand, gambling is often a seemingly harmless part of a family's recreation patterns. The relatives get together to play penny poker or pinochle. The kids play Monopoly with play money. The PTA or Scouts recruit kids to sell raffle tickets as a fund-raiser. Parents plan "casino nights" as an alcohol-free post-prom alternative. So what's simple fun...and what's cause for concern?

Not so long ago, organized gambling was something relegated to the shadows. While gamblers bet on horse races and sporting events, they tended to pursue action out of sight of the mainstream. An atmosphere of disapproval surrounded betting. It was kept firmly apart from impressionable youngsters.

Not today. In a remarkably short time, gambling has moved from the shadows into the limelight. Much of North America has embraced it as a pain-free source of funding for good causes.

Until children can understand the distinctions of gambling, they are in the dark about why dad or mom's "harmless recreation" touches off such trouble at home.

Children of gamblers share many of the dilemmas experienced by children whose parents are dependent on alcohol or drugs. Others, however, are quite distinct. While individuals who abuse substances have their alcohol or drugs, both visible symbols of havoc, gamblers can often pursue their activity with little or no tangible sign of a problem.

A Saskatchewan study showed approximately 8,600 children, 19 and under, live with a parent who has a gambling problem.

An additional 19,000 children live with a parent who is at moderate-risk.

Gambling is easy to hide, especially from young children. While the behaviour that surrounds it can be devastating, its cause is veiled in mystery. This leaves children searching for clues in a vacuum, vulnerable to the agonizing suspicion that the problem is somehow their own fault.

CHILDREN WHO LIVE IN A HOME WITH PROBLEMS ASSOCIATED TO GAMBLING MAY EXPERIENCE THE FOLLOWING:

- they may witness their parents' constant battles over money;
- they may share the stress of the family's financial problems, from a generally tight budget to foreclosures or other extreme collection measures;
- they may see the non-gambling spouse going to desperate lengths to control the other behaviour; this may be interpreted as "mean" and "spiteful" from the child's perspective;
- they may be recruited by the gambling parent to share the excitement of winning or to cover up the consequences of loss;
- they may protect the gambler, diverting attention and making excuses to allay the other parent's suspicion or anger;
- they may be torn by the parent's wide mood swings;

- their affection may be bought with lavish gifts from the gambler when they are feeling lucky or seeking to ease their feelings of guilt;
- they may be blamed for wanting things that are "too expensive" and being a drain on the gambling parent's pocket book; or
- they may understand the gambling parent is absent or distant from them...without a clue about what has caused mom or dad to pull away and seem to love them less.

CHILDREN WHOSE PARENTS GAMBLE TEND TO RESPOND IN FOUR BASIC WAYS:

- they strive to be the "perfect" child, trying to win parents' approval (and a degree of control over their own lives) by excelling in every way at home and at school;
- they "act out" their confusion and fears with problem behaviours, creating a diversion and getting the attention they crave;
- they become skilled entertainers, making jokes and soaking up as much attention as they can, covering their deep inner needs with a cover of good humour; or
- they withdraw, attempting to dilute their feelings and protect themselves inside a shell that diverts attention away from them and their troubles.

Research also indicates that early exposure to gambling increases the child's risk of developing problems; most adults who develop serious problems started to gamble before age eighteen, often with a parent.

It is important for children of problem gamblers to understand that problem gambling is a disorder that can be treated. It is not a moral failure. It is not simply poor judgement that can be corrected by "seeing the light." It is a disorder that has seized control of a parent's behaviour, with wide-ranging consequences for those who love them.

Taken from *What About Me Too?* Instruction Manual. p. 2-10, with permission from Lutheran Social Services of North Dakota.

FAMILY COUNSELLING

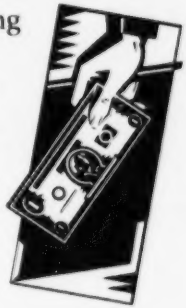
Depending on your situation you may want to attend family counselling. Family counselling may provide the first opportunity for each family member to speak openly and honestly. Rather than blaming each other, family members can learn to support one another.

Counsellors can help you to talk honestly to your children about the problems gambling has created and can help your children by letting them know:

- it is not their fault;
- it is not their job to fix the family's problem;
- it is okay to ask for help and share their feelings;
- that the other parent or the children cannot stop the gambling;
- anger is a normal part of watching a person hurting themselves;
- they can love the parent that is gambling, but hate what they are doing;
- they can ask questions;
- they have resources (teachers, counsellors, clergy, youth workers, friends, other family members).

Children in a problem gambling environment are at risk of developing emotional and behavioural problems. Alcohol and/or drug abuse or a gambling problem may develop as a way to deal with the anger and frustration. Depression, loneliness, and despair are common in children of a parent experiencing gambling problems. Taking active steps toward change, and re-establishing a positive role model will reduce the risks of developing a gambling or other related problems.

WHAT ABOUT THE MONEY?



You may have started the process of protecting your family's money and possessions. Depending on your situation you may need to go further. Whether you or someone you trust takes responsibility for family finances, or you and your spouse agree on financial safeguards together, changes must happen to reduce the financial burden.

Because financial problems related to problem gambling are complicated, it is important for you to talk with someone who is knowledgeable about debt management. Again, depending on your individual situation you may need to consult with a lawyer/legal aid to understand your legal rights and financial obligations.

YOU CAN BEGIN PROTECTING YOUR FINANCES BY CONSIDERING THE FOLLOWING:

- taking control of the finances;
- establishing separate bank accounts;
- limiting your gambling partner's access to money;
- having pay cheques directly deposited into your account;
- cancelling or securing credit cards;
- protecting valuables in the house (by securing in another location);

- finding out about your long-term assets and investments such as your mortgage, RRSPs, life and term insurance, stock market investments, bonds and term deposits;
- discussing with the children (if appropriate), family and friends the importance of not providing money to the gambler;
- preparing a weekly or monthly budget;
- understanding what debts you are responsible for; and
- making a list of creditors and prioritize repayment of debts.

WHAT DEBTS AM I RESPONSIBLE FOR?

Spouses often take out a loan together or co-sign for one another. A spouse is not automatically responsible for his or her partner's debts. The only debts both spouses are responsible for are the ones where one spouse co-signs a loan for the other spouse, where both agree with the creditor that they are both responsible for the debt or when one spouse guarantees to the creditor the debts of the other spouse by signing a guarantee document.

Taken from *Debts and Credit*, p. 5, with the permission of the Public Legal Education Association of Saskatchewan.

WHAT CAN I DO IF I CANNOT PAY MY BILLS WHEN THEY ARE DUE?

TALK TO YOUR CREDITORS:

- either directly or through a representative such as a mediator;
- explain why you have fallen behind in payments;
- outline your financial situation, current income and obligations;
- suggest an alternate payment plan: for example, temporarily making smaller payments, only pay the interest for a few months or arrange to return the item; and
- follow up with a letter to your creditor if you have agreed to an alternate payment plan.

Taken from *Debts Knowing Your Rights* (brochure), with permission from the Public Legal Education Association of Saskatchewan.

CONSOLIDATE YOUR DEBTS:

A debtor who has several debts and cannot make the payments may want to consolidate. To consolidate means to get a new loan from a financial institution to pay all the debts. The debtor then has only one monthly payment on the new loan.

This single monthly payment is less than the total monthly payments of all the old debts. With a consolidated loan the debtor may pay for a longer time and will pay more interest charges. The debtor works out a consolidation loan with a lending institution such as a bank, credit union or trust company. Often the lender requires security for a consolidation loan.

MAKE A CONSUMER PROPOSAL

A consumer proposal is an arrangement the debtor makes with creditors to reduce the debts and extend the time to make payments. The debtor must not be bankrupt and must have liabilities to creditors in an amount over $1000. The debtor must be unable to meet debt obligations, and must not have property of a value sufficient to meet all debt obligations. The debts must be less than $75,000, excluding any mortgages on the debtor's principal residence. A consumer proposal can include business debts. The proposal must provide for the debtor to complete the terms of the proposal within five years or less. During this time, secured creditors can take their security or collateral but unsecured creditors cannot take action against the debtor.

The debtor must have an administrator prepare the consumer proposal. The administrator is a bankruptcy trustee or other individual appointed as an administrator, such as someone from the Provincial Mediation Board. Trustees are found under "Trustees" or "Bankruptcy" in the yellow pages of the phone book.

The administrator assesses the debtor's financial situation, determines the need for counselling, provides for financial counselling and prepares the consumer proposal. The administrator looks at the underlying causes of the debtor's financial problems. He or she then provides for counselling to help the debtor deal with these problems. The counselling may target learning how to budget or cope with alcohol abuse, excessive gambling or other similar problems.

The creditors can accept the proposal or request a meeting. At the meeting the creditors can reject the proposal or request a court to review the proposal. If the creditors accept the proposal, the debtor pays money to the administrator who distributes it to the creditors. The proposal is automatically cancelled if the debtor falls behind in payments for three months.

APPLY FOR ORDERLY PAYMENT OF DEBTS

If a debtor needs help to budget and pay debts, the Provincial Mediation Board manages a program that provides for the orderly payment of debts. A counsellor works with the debtor to prepare a budget. To qualify for this program, the debtor must be unable to meet financial obligations to creditors and must not be bankrupt. The program deals with personal debts, not with debts of a business. The debtor must be able to pay off the debts within a 3 – 5 year period unless the creditors agree to a longer period or accepts a settlement.

Under the program, the Provincial Mediation Board notifies all creditors of a proposal for debt repayment. If all the creditors agree to a repayment schedule, the Provincial Mediation Board issues a consolidation order. The debtor makes regular payments to the Board, which in turn distributes the money to the creditors until all debts are paid in full or to the satisfaction of creditors.

While this program is in place, unsecured creditors cannot take legal action against the debtor for debts included in the order. For example, an unsecured creditor cannot sue the debtor or force the debtor into bankruptcy. The consolidation order is defaulted if the debtor falls 90 days behind in payments.

Mortgage payments are not part of this program because they are living expense. The debtor continues to pay mortgage payments as normal. Secured creditors may take part in the program or they may seize their security.

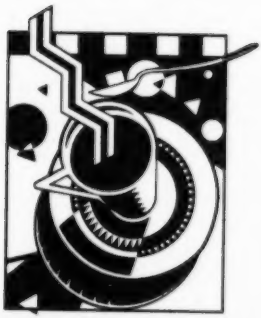
DECLARE PERSONAL BANKRUPTCY

Bankruptcy is a debtor's last resort. Bankruptcy is a legal process that cancels most debts and stops any legal proceedings started by the creditors. To file for bankruptcy the debtor must be unable to pay his or her debts now or in the future and must have total debts of at least $1,000. The bankruptcy will probably affect the debtor's ability to get credit for several years. Lenders will decide if and when they will risk lending money to that person again. A bankruptcy stays on the debtor's credit rating for the next seven years.

Taken from *Debts and Credit*. p. 16-18, with the permission of the Public Legal Education Association of Saskatchewan.

When addressing your financial concerns, it is important to understand your situation and which option best suits your needs. You need to make an informed decision, as it may have lasting effects on your financial status.

Notes:



WHAT ARE THE DO'S & DON'TS?

DO'S AND DON'TS FOR THE GAMBLER

DO:

- Encourage them to call the Problem Gambling Help Line or regional health authority. Crisis counselling, information, identification or other resources and contact names for Gamblers Anonymous can be provided.
- Support the gambler if they decide to access treatment services.
- Help the gambler develop a number of social and recreational activities to be involved in. There is a big void in their life when they stop gambling.
- Monitor for depression or suicide. Some gamblers become depressed and view suicide as the only solution to their problems.

DON'T:

- Expect that if the gambler has stopped gambling, it will be easy for them to abstain. Many gamblers find it very stressful to stop gambling. Problem gamblers have a high rate of relapse.
- Blame, harass, lecture or moralize. The gambler has not intentionally hurt you or your family. Problem gambling is a treatable disorder that will take time and effort to work through.
- Lie or provide false excuses for the gambler's behaviour.
- Expect that if the gambling stops that your life will return to normal immediately. In fact life may seem more stressful. It will take some time for you to sort through the financial issues and even longer for the emotional pain to go away.

DO'S AND DON'TS FOR THE SPOUSE

DO:

- Call the Problem Gambling Help Line or your local health district office for further information and assistance. It is important to educate yourself about the nature of problem gambling and how to work through the issues.
- Set up a support system for yourself and your family (friends, family, Gam-Anon).
- Consult with a financial advisor, banker or trusted friend who understands debt management. Your family's financial situation must be reviewed.
- Maintain your own balance through friends and social activities. Taking care of yourself is important.

DON'T

- Blame yourself for your spouse's/partner's gambling problems.
- Bail out the gambler from their debts. Although this may resolve the immediate crisis, many gamblers use bailouts to go back to gambling.
- Sign any loan applications, promissory notes or other financial documents without consulting with someone who understands your financial situation.
- Go gambling yourself to try to win back money to pay off debts. You may also develop a problem with gambling.
- Make any hasty decisions about your relationship.

WHAT HELP IS AVAILABLE?

PROBLEM GAMBLING HELP LINE
1 800 306 6789

The Problem Gambling Help Line provides help to people with gambling problems and their families. Callers receive confidential, professional service from trained counsellors.

The line operates 24 hours a day, seven days a week and is free of charge.

The help line provides:

- information;
- short-term counselling;
- crisis intervention services; and
- referrals to health authority problem gambling counsellors and self-help groups.

PROBLEM GAMBLING COUNSELLING SERVICES

REGIONAL HEALTH AUTHORITY PROBLEM GAMBLING COUNSELLORS

Counselling services for people experiencing problems related to their gambling and their families are available in all health regions. All services are offered by experienced counsellors working in out-patient centers. The counsellor will provide you with practical skills and information.

They can help you:

- understand the nature of problem gambling;
- identify coping skills and provide support to improve these skills;
- set emotional, relationship and financial boundaries;
- review your financial situation; and
- express anger appropriately and constructively.

You can get a list of the names and phone numbers of regional health authority counsellors by calling the **Problem Gambling Help Line at 1-800-306-6789**.

Problem gambling counselling services are available free of charge from regional health authority counsellors.

PRIVATE AGENCY COUNSELLORS

There are many private counsellors listed in the telephone directory yellow pages. Look under "counselling" for the listings. Private agency counsellors charge a fee and the cost is not covered under Saskatchewan Health benefits.

EMPLOYEE AND FAMILY ASSISTANCE PROGRAMS

The Employee and Family Assistance Program (EFAP) is an intervention program for employees experiencing social, health or financial problems which affect their work performance. Many employers offer EFAP services to their employees. Your supervisor or Human Resource Department may be able to provide more information about EFAP programming.

PROVINCIAL MEDIATION BOARD

The Provincial Mediation Board offers assistance to individuals with personal debt problems by reviewing their financial situation, providing direction and explaining their options.

Members of the general public who have been over-loaded with personal debt problems and are at the point of bankruptcy or losing their property may access the services of the Provincial Mediation Board. A small fee may be required when setting up a debt repayment arrangement.

GAM-ANON – A SELF-HELP ORGANIZATION

Gam-Anon provides a supportive environment for the spouses, relatives, or close friends of problem gamblers to share their experiences. Participation in Gam-Anon will help you to realize you are not alone. Gam-Anon is particularly important for immediate support in a crisis. Membership is free. Participants are only required to have a commitment to change and a willingness to work at it. Meetings usually begin with a welcome, followed by reading the 12 Steps to Recovery, sharing of personal stories, formal and information discussion, problem solving and end with the serenity prayer. People unable to attend meetings may contact the Gam-Anon representative in their area for phone support.

A list of local meetings and contact names is available by calling the Problem Gambling Help Line at 1-800-306-6789.

GAM-ANON'S 20 QUESTIONS:
Are you living with a compulsive gambler?

- Do you find yourself constantly bothered by bill collectors?
- Is the person in question away from home for long unexplained periods of time?
- Does this person ever lose time from work due to gambling?
- Do you feel that this person cannot be trusted with money?
- Does this person in question faithfully promise that he or she will stop gambling; beg, plead for another chance, yet gamble again and again?
- Does this person ever gamble longer than he or she intended to, till the last dollar is gone?
- Does this person ever gamble to get money to solve financial difficulties, or have unrealistic expectations that gambling will bring the family material comfort and wealth?
- Does this person immediately return to gambling to try to recover losses, or to win more?
- Does this person borrow money to gamble or to pay gambling debts?
- Has this person's reputation ever suffered due to gambling, even to the extent of committing illegal acts to finance gambling?

- Have you come to the point of hiding money needed for living expenses, knowing that you and the rest of the family may go without food and clothing if you do not?
- Do you search this person's clothing or go through his or her wallet when the opportunity presents itself, or otherwise check on his or her activities?
- Do you hide his or her money?
- Have you noticed a significant change in the gambler as his or her gambling progresses?
- Does the person in question consistently lie to cover up or deny his or her gambling activities?
- Does this person use guilt induction to shift responsibilities for his or her gambling activities?
- Do you attempt to anticipate this person's moods, or try to control his or her life?
- Does this person ever suffer from remorse or depression due to gambling, sometimes to the point of threatening self-destruction?
- Has the gambling ever brought you to the point of threatening to break up the family unit?
- Do you feel that your life together is a nightmare?

If you are living with a compulsive gambler, you may answer "yes" to at least six of the above questions.

Taken from *Gam-Anon International*.

WHAT ARE THE NUMBERS TO CALL?

CANADIAN MENTAL HEALTH ASSOCIATION PROBLEM GAMBLING COMMUNITY PROGRAM

Prince Albert 764-7795
Regina 525-5601
Saskatoon 683-3669

CASINO REGINA, RESPONSIBLE GAMING INFORMATION CENTRE 787-2122

GAM-ANON 1-800-306-6789
(for a contact name and number nearest you please call)

GAMBLERS ANONYMOUS 1-800-306-6789
(for a contact name and number nearest you please call)

PROBLEM GAMBLING HELP LINE 1-800-306-6789

PROVINCIAL MEDIATION BOARD

Regina 787-5387
Saskatoon 933-6520

PUBLIC LEGAL EDUCATION ASSOCIATION OF SASKATCHEWAN 653-1868

SASKATCHEWAN HEALTH 787-7239

SASKATCHEWAN LIQUOR & GAMING AUTHORITY ... 787-4213

REGIONAL HEALTH AUTHORITIES

You can call your local health region to receive the name and number of the counsellor nearest you.

CYPRESS

Swift Current .....778-5138 or 778-5137

FIVE HILLS

Moose Jaw 691-6464
Assiniboia 642-9425

HEARTLAND

Kindersley .....463-1000 ext. 403
Rosetown .....882-6413 ext. 294

KEEWATIN YATTHÉ

Beauval 288-4808
Buffalo Narrows 235-5846
La Loche 822-3214

KELSEY TRAIL

Melfort 752-8767

MAMAWETAN CHURCHILL

Creighton 688-8291
LaRonge .....425-4845 or 425-4806 or 425-8573

PRAIRIE NORTH

Meadow Lake 236-1540

PRINCE ALBERT PARKLAND

Prince Albert 765-6550

REGINA QU'APPELLE

Fort Qu'appelle .....332-3305 or 332-3308
Regina .....766-7908 or 766-7631

SASKATOON

Saskatoon .....655-7440 or 655-8272

SUN COUNTRY

Weyburn .....842-8696 or 842-8697
842-8696 or 842-8695
Estevan 637-2422

SUNRISE

Yorkton 786-0558

Notes:

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